

Open Enrollment 2007

Welcome



Agenda

8:00 – 8:05 (12:30 – 12:35)	Introductions	DEI
8:05 – 8:30 (12:35 – 1:00)	Open Enrollment Highlights	DEI
8:30 – 9:30 (1:00 – 2:00)	Commonwealth Select, HRA, FSA	Humana
9:30 – 9:45 (2:00 – 2:15)	Break	
9:45 – 10:45 (2:15 – 3:15)	Web Enrollment	DEI
10:45 – 11:00 (3:15 – 3:30)	Break	
11:00 – 12:00 (3:30 – 4:30)	Web Billing (primarily for billing contacts & financial officers)	DEI

2007 Open Enrollment

- 2007 Open Enrollment–October 16-27
- Passive enrollment
 - Members MUST enroll if they:
 - Wish to enroll in the new 4th option - Commonwealth Select
 - Wish to enroll in an FSA
 - Wish to waive coverage and direct the employer contribution to an HRA
 - Wish to change their current coverage
 - Wish to add or drop dependents
 - Members will receive letter at home (after 9/18)
 - Benefit Fair information
 - Password for web enrollment



What's New?

- Fourth option “Commonwealth Select”
 - High deductible PPO plan
 - Combined with Health Reimbursement Account (HRA)
- Stand alone HRA
 - Available to employees who waive health insurance
 - Entirely funded by employer
 - \$175 per month/\$2100 annually



What's New?

- FSA available using employee only money
- All school boards now under Commonwealth Choice FSA (Administered by DEI and Humana)
- Both HRAs and the FSA may be used to reimburse eligible over-the-counter expenses
- 33 benefit fairs around the Commonwealth
 - Will include presentations by Humana regarding Commonwealth Select, HRAs and FSA

What's New?

- Health Insurance Application
- New Questions about:
 - smoking status
 - Health Reimbursement Account (HRA)
 - Coordination of Benefits



COBRA

- Dependents turning 24 during 2007
 - Covered through 12/31/06 (if currently covered)
 - DEI will notify Ceridian of over-age dependents
 - Ceridian is responsible for sending COBRA notification information to all over-age dependents
 - ICs can log onto web site and view information Ceridian has sent to members

Wellness

- Personal Health Analysis (PHA)
 - www.humana.com
- Weight Management Program
 - Refer to page 43 of the Handbook for additional information
- Smoking Cessation Program
- Cooper-Clayton Program
- Quit Line at 1-800-QUITNOW

New Employees

- If hired in September or October new employees must enroll for 2006 and 2007 if they wish to:
 - Waive and receive the employer contributions for both the 2006 FSA and the 2007 HRA
 - Deposit their own money in either the Health Care or Dependent Care FSA
 - Change their enrollment elections for 2007

